

# MEDICARE ADVANTAGE:

## PROVIDING WHOLE-PERSON CARE FOR OUR REGION'S SENIORS

Medicare Advantage (MA) is an option for Medicare beneficiaries to receive health coverage provided by a private plan rather than the Federal government. CareFirst entered MA in 2021 to provide beneficiaries **access to affordable, coordinated, comprehensive, and high-quality plan options** throughout their lives. We expanded into employer-sponsored MA plans in 2022 so businesses could also benefit.

MORE THAN

1 IN 3



Medicare enrollees  
rely on MA



90% OF MA ENROLLEES WITH RX COVERAGE ARE IN 4- OR 5-STAR PLANS

### Why MA is important

- MA offers Medicare beneficiaries comprehensive health coverage with access to innovative programs and supplemental benefits like dental, vision, and hearing, similar to those enjoyed by enrollees in employer plans.
- MA products wrap together both Medicare Part A and Part B benefits, and often include Part D drug benefits, but typically with lower out-of-pocket costs and an annual cap on out-of-pocket payments.
- MA plans increasingly offer non-traditional benefits aimed at addressing social determinants of health, such as transportation and nutrition counseling, to advance health equity for beneficiaries.

A recent study from eHealth notes 88% of MA enrollees are satisfied with their coverage and 86% would recommend MA to family or friends. This supports a previous study commissioned by the Better Medicare Alliance which found a 94% MA satisfaction rate. As we look to the future, it is important to expand on the success of this public-private partnership. CareFirst encourages Federal policymakers to consider taking the actions outlined below.

Sources: [https://news.ehealthinsurance.com/\\_ir/68/2022/Spotlight\\_On\\_Medicare\\_Advantage\\_eHealth\\_Survey\\_June2022.pdf](https://news.ehealthinsurance.com/_ir/68/2022/Spotlight_On_Medicare_Advantage_eHealth_Survey_June2022.pdf); <https://bettermedicarealliance.org/news/new-poll-medicare-advantage-satisfaction-soars-to-record-94/>

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### Protect MA from reimbursement cuts

Congress should not cut MA plan reimbursement as this will **reduce competition, increase costs, and limit the ability to offer supplemental benefits.**

An increase to MA's coding intensity factor could **increase premiums by \$9-\$25 per month.**

Source: <https://www.ahip.org/documents/Avalere-AHIP-Memo-10292021.pdf>



## 2 Maintain audio-only telehealth diagnoses in risk adjustment

Permanently allow diagnoses derived from audio-only telehealth encounters to be valid for MA risk adjustment. Many seniors have relied on audio-only telehealth during the COVID-19 pandemic to access needed care. Because **many seniors don't have access to video technologies**, CareFirst recommends the Centers for Medicare & Medicaid Services (CMS) allow audio-only telehealth to be used for risk adjustment purposes as well.

Many seniors use **audio-only calls** to access care



## 3 Ensure stability in MA risk adjustment

Ensure stability in MA risk adjustment. Accurate payment in the MA program depends on accurate risk adjustment. CMS recently proposed a rule giving the agency broad authority to dramatically undercut MA risk adjusted payments by establishing a contract wide error rate based on a single sample and retrospectively auditing plans' risk adjusted payments dating back nearly a decade. CareFirst recommends CMS not move forward with this rule as proposed. CareFirst also recommends future changes to risk adjustment maintain use of proper notice and comment rulemaking to ensure transparency.



**Changes in error rate calculations** could result in a substantial decrease in risk scores and impact the stability of the MA program



### CareFirst enrollees enjoy these extra benefits

- Preventive dental
- CareFirst video visit (telehealth)
- Routine eye exams and eye-wear
- Fitness (gym, online resources, at-home kits)
- Hearing exam and hearing aids
- Annual physical exam
- 24/7 nurse hotline
- Additional telehealth [CMS Service categories through IN providers]
- Worldwide emergency and urgently needed services
- In-home assessment